

The Benefits CONNECTION

SUMMER 2005

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A quarterly newsletter published
by the City of Memphis Benefits
Office for City government
employees and retirees

FROM THE BENEFITS OFFICER

Dear employees and retirees:

The Benefits Office is excited to present this new publication that is designed to keep you abreast of your City of Memphis benefits. In your responses to the CITY PRIDE survey (see June 2005 issue), you indicated a desire for more benefits information.

THE BENEFITS CONNECTION will be published quarterly and will contain details about City government's health and retirement plans, along with pharmacy updates, health and wellness information, and much more.

Comments and suggestions are welcome. Contact the Benefits Office at (901) 576-6761. We look forward to meeting your informational needs.

Sincerely,
Pearl Gibson, Benefits Officer



Pearl Gibson, Benefits Officer

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RETIREES CORNER

On June 30, 2005, the Senior Support Customer Care Center began operations to assist retirees enrolled in the City's health plan administered by UnitedHealthcare. Established to cater to the unique needs of retirees and their dependents, the Senior Support Center is staffed by customer care professionals specially trained in City of Memphis retiree coverage issues, as well as gerontology and geriatric issues. The support center's team is available to help with a myriad of health benefits-related requests, including specialty claims. Call toll-free at **(866) 540-5933**. Customer care professionals are available Monday – Friday from 7 a.m. to 7 p.m. (Central Standard Time). If your problem is not resolved, call the Benefits Office at **(901) 576-6761**.

CALENDAR OF EVENTS

SEPT. 1-30

DROP Enrollment
City Hall, Rm 428
8:30 a.m. – 5:00 p.m.

SEPT. 5

Labor Day
Office Closed

OCT. 10-21

Open Enrollment
City Hall, Rm 428
8:30 a.m. – 5:00 p.m.

The Benefits CONNECTION

The Benefits Connection is published quarterly by the City of Memphis Benefits Office. Questions, comments and suggestions are welcome at (901) 576-6761.

Contributing editor: Pearl Gibson,
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PHARMACY UPDATE

Caremark Inc., the City of Memphis' pharmaceutical provider, announced the following changes to the City's Primary/Preferred Drug List, effective July 1, 2005:

Deleted Drugs*

Accupril (quinapril)

For hypertension and heart failure management therapy.

Now available in A-rated generic.

Duragesic (fentanyl transdermal)

For management of persistent, moderate to severe chronic pain.

Now available in A-rated generic.

Glucophage XR

(metformin extended release)

For adjunct to diet and exercise to improve glycemic control in patients with type 2 diabetes (aged 17 years and older).

*Now available in A-rated generic.***

Maxidone

(hydrocodone/acetaminophen)

For relief of moderate to moderately severe pain.

*Now available in numerous A-rated generics.***

Pergonal (menotropins)

For induction of ovulation and pregnancy in the anovulatory infertile patients in whom the cause of

anovulation is not due to primary ovarian failure and for stimulation of multiple follicle development in ovulatory patients participating in an in vitro fertilization program.

No longer on market.

Rowasa Enema

[mesalamine (5- ASA)]

For treatment of mild to moderate distal ulcerative colitis, proctosigmoiditis, or proctitis.

Now available in A-rated generic.

Drug Name Change*

Antagon (ganirelix)

For the inhibition of premature luteinizing hormone surges in women undergoing controlled ovarian hyperstimulation.

Product name change only.

This product will be listed on the Drug List as Ganirelix.

* Listed brand name drugs are registered or trademarks of pharmaceutical manufacturers that are not affiliated with Caremark Inc.

** Co payment may or may not change based on plan design.

CITY OF MEMPHIS DRUG COVERAGE BENEFITS OVERVIEW

Retail Program Co pays:
(30-day supply)

Generic
\$10.00

Formulary
\$20.00

Non-Formulary Brand
\$40.00

Mail Service Co pays:
(90-day supply)

Generic
\$20.00

Formulary
\$40.00

Non-Formulary Brand
\$80.00

No Need to Get Stressed

Information provided by Saint Francis Hospital

Stress is a part of life. It's with us from a young age and follows us through adulthood. It pays no attention to age, sex, race or religion. Sometimes it's hard to define, other times it's clearly defined by an event or situation. Whatever the case, it seems that those who know how to deal with it are the ones who are able to gain the positive benefits and minimize the negatives. After all, not all stress is necessarily bad. It can challenge us to grow in new and exciting ways and it can teach us valuable lessons about who we are and what matters most in our lives.

There are many ways to reduce stress in your life. The following eight ways may help give you a head start.

1. GET PLENTY OF REST

Your body recuperates while you sleep. If you have abnormal sleeping habits, it's important that you establish a consistent pattern of sleep that gets you between six and eight hours a night.

2. EXERCISE

Physical activity may help to release some of the stress you carry in your body. This doesn't mean you have to take up boxing or marathon running. You can release some of your stress through daily half hour walks around the block. Physical activity also has a side benefit of assisting in a more restful sleep at night.

3. ENJOY A HEALTHY DIET

Although caffeine and alcohol may appear to be helpful in getting through stressful times, a healthy diet balanced across fruits, veggies, proteins and carbohydrates will help provide your body with the real energy it needs to fight the effects of harmful stress.

4. EVALUATE YOUR MAJOR STRESSES.

Where does your stress seem the most overwhelming? Is it your job? Your family? Certain social situations? Simply identifying areas which are causing the most stress can be one of the first steps to finding ways to reduce that stress.

5. PRIORITIZING YOUR VALUES

Once you've identified your stresses and their causes, you can prioritize what's most valuable to you in life. If a certain activity causes major stress, but you determine is low on your value scale, then it's easier to

DID YOU KNOW?

Opportunity opens when funds are closed

The City of Memphis Deferred Compensation Program (Program) seeks to offer investment options that can help you achieve your retirement goals. Therefore, the City of Memphis and Nationwide annually team up to select solid investment options. As a result of the most recent annual review, some changes will be made to the Program. Certain funds in the Program were closed on July 20, 2005, and four (4) investment options will be added on August 29, 2005.

Learn more about the new investment options by requesting a fund prospectus. Call **(877) 677-3678** for a prospectus and product informational brochure. These documents provide important information designed to assist you in carefully considering the fund's investment objectives, risks, and charges and expenses.

Remember: read the prospectus carefully before investing as investing involves market risks, including possible loss of principal. There is no guarantee that any fund's investment objective(s) will be achieved. Some mutual funds may impose a short-term trade fee.

This is your retirement Program and you have time and the opportunity to decide which investment options best meet your needs. You are encouraged to move any assets and future deferrals in a closed fund to an available investment option of your choice prior to August 26th. Contact Sherri Thomas or Jerry Williams at **(901) 323-6982** for more information.

Most of all, try not to stress about your stress. That, of course, would only cause more... stress.

If you feel that you can't handle the stress alone, see your doctor as soon as possible or call EAP/CONCERN at (901) 458-4000. There are ways that your doctor can help and treatments available for those who need it.

While it may seem odd to recommend a spiritual outlet, find a way to dig a bit deeper. Many have found that spiritual relationships allow you to see stress in a different light altogether. A pastor, rabbi, or even a friend may be able to give you guidance on how to lighten your stressful load.

8. DIG DEEPER

Or find a new one. Hobbies are more than just distractions. They can be ways to meet new people and ways to find new areas in your life where success comes with less of a cost. It can be anything — from model ship building to horseback riding to writing poetry. Make sure you find the time to actually enjoy the life you've worked so hard to achieve.

7. PICK UP AN OLD HOBBY

It's likely that your friends or spouse are the ones most likely to understand your situation and are willing to lend an ear. Sometimes simply "letting it out" is therapy enough.

6. TALK

eliminate that stress by eliminating that activity. If it's something that has important value in your life, you will know its important to find a way to reduce it's stressfulness

HEALTH *Notes continued*



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